GOVERNMENT OF INDIA
LABOUR AND EMPLOYMENT
LOK SABHA

UNSTARRED QUESTION NO:801
ANSWERED ON:03.03.2008
HEALTH INSURANCE SCHEME FOR WORKERS
Adhalrao Patil Shri Shivaji

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

(a) whether the Union Government has launched a new scheme to issue Smart Card that entitles the holder to health insurance cover up to Rs. 30,000 through listed hospitals;

(b) if so, the details thereof;

(c) whether the families Below Poverty Line (BPL) have also been included in the Smart Card Scheme for health insurance benefit;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

Answer

MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF LABOUR AND EMPLOYMENT (SHRI OSCAR FERNANDES)

(a): Yes, Sir.

(b) to (e): The Government has launched the Health Insurance Scheme namely, the 'Rashtriya Swasthya Bima Yojana' for BPL workers and their families (a unit of five) in Unorganised Sector on 1st October, 2007. The scheme will be implemented in a phased manner. The estimated number of 6 corers BPL workers (as per definition of Planning Commission) are proposed to be covered in five years upto 2012-13. The scheme provides for smart card based cashless insurance cover to the beneficiary (a unit of five). The State Governments would implement the scheme. The insurance company would be selected by the State Governments through competitive bidding. The benefits under the scheme include:

(i) Health Insurance Cover would be Rs. 30,000/- per family per annum on a family floater basis.

(ii) Cashless attendance to all covered ailments.

(iii) Hospitalization expenses, taking care of most common illnesses with as few exclusions as possible.

(iv) All pre-existing diseases to be covered.

(v) Transportation costs (actual with maximum limit of Rs. 100 per visit) within an overall limit of Rs.1000.
The premium of Rs. 750/- will be borne by Central Government and State Government in the ratio 75:25, subject to a maximum of Rs. 565 per family per annum as Central share. The cost of smart card @ Rs. 60/- per card will be borne by the Central Government. The beneficiary would pay Rs. 30 per annum as registration/renewal fee.